

Information to identify the case:Debtor 1 **Charles R. Marhoefer**Social Security number or ITIN **xxx-xx-0042**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**Case number: **14-10575-TPA****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles R. Marhoefer

5/3/17**By the court:** Thomas P. Agresti
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Charles R. Marhoefer
DebtorCase No. 14-10575-TPA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: gamr
Form ID: 318Page 1 of 2
Total Noticed: 16

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db +Charles R. Marhoefer, 13143 West Lake Road, East Springfield, PA 16411-9309
 cr +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
 13853362 +Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
 14348441 +LSF9 Master Participation Trust, C/O Caliber Home Loans, Inc., 13801 Wireless Way,
 Oklahoma City, OK 73134-2500
 13853365 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 13874593 +Penelec A FirstEnergy Company, First Energy Corp, 331 Newman Springs Road, Building 3,
 Red Bank NJ 07701-5688
 13853367 +Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-2768

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmelaragno@iq7technology.com May 04 2017 00:54:07 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 04 2017 00:53:24 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14381749 EDI: DIRECTV.COM May 04 2017 00:53:00 DirecTV LLC, Attn: Bankruptcies, PO Box 6550,
 Englewood, CO 80155
 14381750 +EDI: ESSL.COM May 04 2017 00:53:00 Dish Network, 9601 South Meridian Boulevard,
 Englewood, CO 80112-5905
 13853363 +E-mail/Text: bankruptcy@firstenergycorp.com May 04 2017 00:53:41 First Energy,
 Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
 13853364 +E-mail/Text: Bankruptcy@natfuel.com May 04 2017 00:53:39 National Fuel, 1100 State Street,
 Erie, PA 16501-1912
 13874783 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 04 2017 00:53:24
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 13868690 +E-mail/Text: paul.cressman@phelanhallinan.com May 04 2017 00:53:54 Phelan Hallinan LLP,
 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia PA 19103-1814
 14381751 +E-mail/Text: DL-ICOMSBankruptcy@charter.com May 04 2017 00:53:53 Time Warner Cable,
 60 Columbus Circle, New York, NY 10023-5860

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr FEDERAL HOME LOAN MORTGAGE CORPORATION
 cr LSF9 Master Participation Trust
 cr LSF9 Mortgage Holdings, LLC, FHA/VA/RHS: NATIONSTA
 cr Nationstar Mortgage LLC
 aty* +John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333
 13868689* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
 Lewisville TX 75067)
 13937579* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC., Attn: Bankruptcy Department,
 P O Box 630267, Irving, TX 75063)
 13853366 ##+Prompt Recovery, 9347 Ravenna Road, Suite G, Twinsburg, OH 44087-2463

TOTALS: 4, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: gamr
Form ID: 318

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Total Noticed: 16

Date Rcvd: May 03, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor LSF9 Master Participation Trust
ecfmail@mwc-law.com
Andrew F Gornall on behalf of Creditor LSF9 Mortgage Holdings, LLC, FHA/VA/RHS: NATIONSTAR
MORTGAGE LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Daniel P. Foster on behalf of Debtor Charles R. Marhoefer dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION
bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com,
james.prostko@phelanhallinan.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
John C. Melaragno, Trustee on behalf of Trustee John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
Joseph A. Dessoye on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com,
joseph.schalk@phelanhallinan.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 11